

**Information to identify the case:**

Debtor 1	Saglara Mills	Social Security number or ITIN xxx-xx-5969
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 18-24115-RG		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Saglara Mills  
fdbा Rosmar Construction, LLC, fdbा Lifecare  
Family Chiropractic, PC, fdbा Village Electrical  
Contractor, LLC, fdbा Brooklyn Precision  
Chiropractic PC

10/19/18

**By the court:** Rosemary Gambardella  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Saglara Mills  
 Debtor

Case No. 18-24115-RG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 42

Date Rcvd: Oct 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2018.

db +Saglara Mills, 16 Hollywood Avenue, Cranford, NJ 07016-3114  
 cr +LAKEVIEW LOAN SERVICING, LLC, Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,  
     Suite 100, Mt. Laurel, NJ 08054-3437  
 517644889 American Anesthesiology of NJ, 94 Old Short Hills Road #103a, Livingston, NJ 07039-5672  
 517644892 Bloomingtons, PO Box 183083, Atlanta, GA 30348  
 517644893 +Bluevine Capital, Inc., 401 Warren Street, Suite 300, Redwood City, CA 94063-1578  
 517644897 +Citibank/Home Depot, Client Services, Inc., PO Box 1503, Saint Peters, MO 63376-0027  
 517644898 City Electric Supply, 619 Grand Street & Johnson Ave, Jersey City, NJ 07304  
 517644900 +Craig J. Miklencic, 207 South Union Ave, Cranford, NJ 07016-2807  
 517644901 +Cranford Twp Building Dept, 8 Springfield Ave, Cranford, NJ 07016-2181  
 517644902 +Daimler Truck Financial, 8430 W Bryn Mawr Ave, Chicago, IL 60631-3473  
 517644903 Frost-Arnett Co., PO Box 198988, Nashville, TN 37219-8988  
 517644904 +IRMS at Saint Barnabas, 116 Newark Ave, 2nd Fl, Jersey City, NJ 07302-2960  
 517644905 +Jose Rosario, 16 Hollywood Avenue, Cranford, NJ 07016-3114  
 517644906 +Lakeview Loan Servicing, PO Box 8068, Virginia Beach, VA 23450-8068  
 517644908 +Liberty Mutual Insurance Co, 200 Cottontail Lane, Ste A101W, Somerset, NJ 08873-1231  
 517644913 +NJ Dept of Labor & Workforce Development, 1 John Fitch Plz, Trenton, NJ 08611-1760  
 517644910 +Navint, 123 Justison Street, Wilmington, DE 19801-5360  
 517644911 Newark Ironbound Electrical Supply Co, 261 South Street, Newark, NJ 07114  
 517644912 +NextWave Enterprises, LLC, 5757 Blue Lagoon Drive, Suite 170, Miami, FL 33126-2615  
 517644915 +PenFed, 23 Little Falls Road, Fairfield, NJ 07004-1912  
 517644916 +Ricardo P. Gonzalez, Esq., 111 Northfield Ave, Ste 203, West Orange, NJ 07052-4703  
 517644918 +Rosmar Construction, LLC, 16 Hollywood Ave, Cranford, NJ 07016-3114  
 517644917 +Rosmar Construction, LLC, 16 Hollywood Ave, Clifton, NJ 07014  
 517644919 +State of NJ, Division of Wage & Hour Compliance, 1 John Fitch Plz #3, Trenton, NJ 08611-1760  
 517644921 +T&T Industries, 1835 Dawns Way #A, Fullerton, CA 92831-5301  
 517644923 +Village Electrical Contractors LLC, 16 Hollywood Ave, Cranford, NJ 07016-3114

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 20 2018 00:12:33 U.S. Attorney, 970 Broad St.,  
     Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 20 2018 00:12:28 United States Trustee,  
     Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
     Newark, NJ 07102-5235  
 cr +EDI: RMSC.COM Oct 20 2018 03:43:00 Synchrony Bank c/o PRA Receivables Management, LLC,  
     PO BOX 41021, Norfolk, VA 23541-1021  
 517644888 +EDI: AFNIRECOVERY.COM Oct 20 2018 03:43:00 Afni, 1310 Martin Luther King Drive,  
     PO Box 3427, Bloomington, IL 61702-3427  
 517644890 +EDI: BANKAMER.COM Oct 20 2018 03:43:00 Bank of America, Attn: Correspondence Unit,  
     CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170  
 517644896 EDI: CITICORP.COM Oct 20 2018 03:43:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
     Po Box 20363, Kansas City, MO 64195  
 517644894 +EDI: CAPITALONE.COM Oct 20 2018 03:43:00 Capital One, Bankruptcy Department,  
     1680 Capital One Drive, Mc Lean, VA 22102-3407  
 517644895 +EDI: CHASE.COM Oct 20 2018 03:43:00 Chase, Attn: Bankruptcy Dept, Po Box 15298,  
     Wilmington, DE 19850-5298  
 517644899 EDI: WFNNB.COM Oct 20 2018 03:43:00 Comenity Bank, Attn: Bankruptcy, P.O. Box 182125,  
     Columbus, OH 43218-2125  
 517644907 +EDI: TFSR.COM Oct 20 2018 03:43:00 Lexus Financial Services, PO Box 105386,  
     Atlanta, GA 30348-5386  
 517644909 +EDI: DAIMLER.COM Oct 20 2018 03:43:00 Mercedes Benz Financial Services, PO Box 685,  
     Roanoke, TX 76262-0685  
 517644914 +E-mail/Text: bnc@nordstrom.com Oct 20 2018 00:11:49 Nordstrom Bank, PO Box 79134,  
     Phoenix, AZ 85062-9134  
 517644920 EDI: RMSC.COM Oct 20 2018 03:43:00 Synchrony Bank, Attn: Bankruptcy, PO Box 965061,  
     Orlando, FL 32896-5061  
 517646578 +EDI: RMSC.COM Oct 20 2018 03:43:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
     PO Box 41021, Norfolk, VA 23541-1021  
 517797521 EDI: BL-TOYOTA.COM Oct 20 2018 03:43:00 Toyota Motor Credit Corporation,  
     c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517644922 +EDI: ECMC.COM Oct 20 2018 03:43:00 Us Dept Of Education, Attn: Bankruptcy, Po Box 16448,  
     Saint Paul, MN 55116-0448

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517644891\* +Bank of America, Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170,  
     Simi Valley, CA 93062-5170

TOTALS: 0, \* 1, ## 0

Addresses marked '' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-2

User: admin  
Form ID: 318

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Total Noticed: 42

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 21, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 19, 2018 at the address(es) listed below:

Barbara Edwards bedwardstrustee@aol.com, NJ48@ecfcbis.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Nicholas V. Rogers on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC nj.bkecf@fedphe.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmllawgroup.com  
Scott J. Goldstein on behalf of Debtor Saglara Mills sjg@sgoldsteinlaw.com,  
cmecf.sgoldsteinlaw@gmail.com;notices@uprightlaw.com;G31979@notify.cincompass.com  
U.S. Trustee USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 6